

## ABSTRACT

The present invention relates to an automated, mobile method for remotely managing the resources of a job-based business through real-time allocation of the resources among a set of user-defined virtual spending accounts. The method enables the user to establish two layers of virtual accounts. One layer comprises job accounts that represent individual jobs or projects. The other layer comprises allocation accounts that represent categories of transactions such as "materials," "labor," "facilities," and "insurance." The user uses these virtual accounts in conjunction with actual accounts to track the user's transactions in real time. The user may also use the present invention to create and remotely transmit purchase orders and invoices, keep a record of employees, enter employee time sheets, process payroll, and allocate and reconcile incoming and outgoing transactions between the various virtual accounts.